

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jacqueline Fenstermacher
 Debtor

Case No. 19-13954-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db +Jacqueline Fenstermacher, 53 North Main St., Telford, PA 18969-1702
 14344912 Boscov's - Comenity Capital Bank, PO Box 183043, will, Columbus, OH 43218-3043
 14344916 +Costco Citi Visa, PO Box 790046, Saint Louis, MO 63179-0046
 14344917 +Discover, PO Box 742655, Cincinnati, OH 45274-2655
 14344918 +Home Depot, PO Box 14547, Des Moines, IA 50306-3547
 14344919 +John R Fenstermacher, 53 North Main St., Telford, PA 18969-1702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Oct 26 2019 07:18:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov Oct 26 2019 03:40:00 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Oct 26 2019 03:39:35
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 26 2019 03:39:51 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14344910 +EDI: AMEREXPR.COM Oct 26 2019 07:18:00 American Express, P.O. Box 981537,
 El Paso, TX 79998-1537
 14344911 EDI: BANKAMER.COM Oct 26 2019 07:18:00 Bank of America, P.O. Box 982238,
 El Paso, TX 79998
 14344913 +EDI: CHASE.COM Oct 26 2019 07:18:00 Chase, PO Box 15369, Wilmington, DE 19850-5369
 14344914 +E-mail/Text: bankruptcycollections@citadelbanking.com Oct 26 2019 03:40:07 Citadel,
 520 Eagleville Blvd., Exton, PA 19341-1119
 14344915 +EDI: CITICORP.COM Oct 26 2019 07:18:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 14344922 E-mail/Text: key_bankruptcy_ebnc@keybank.com Oct 26 2019 03:39:47 Key Bank,
 P.O. Box 94955, Cleveland, OH 44101-4955
 14344923 +E-mail/Text: bncnotices@becket-lee.com Oct 26 2019 03:39:21 Kohl's, P.O. Box 3115,
 Milwaukee, WI 53201-3115
 14344924 E-mail/Text: jennifer.chacon@spservicing.com Oct 26 2019 03:40:17
 Select Portfolio Services, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
 14344925 +EDI: CHASE.COM Oct 26 2019 07:18:00 Southwest, PO Box 15369, Wilmington, DE 19850-5369
 14345581 +EDI: RMSC.COM Oct 26 2019 07:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14344926 +EDI: RMSC.COM Oct 26 2019 07:18:00 Synchrony Bank, P.O. Box 965005,
 Orlando, FL 32896-5005
 14344927 EDI: WTRNBANK.COM Oct 26 2019 07:18:00 Target National Bank, C/O Target Credit Services,
 P.O. Box 673, Minneapolis, MN 55440-0673

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
 14344920* +John R Fenstermacher, 53 North Main St., Telford, PA 18969-1702
 14344921* +John R. Fenstermacher, 53 North Main St., Telford, PA 18969-1702

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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Date Rcvd: Oct 25, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association, as Indenture Trustee,
et al... bkgroup@kmlawgroup.com
ROBERT EDWARD ANGST on behalf of Debtor Jacqueline Fenstermacher RobertAngst@Angstlaw.com,
Info@Angstlaw.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Jacqueline Fenstermacher**

Social Security number or ITIN **xxx-xx-0187**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-13954-jkf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jacqueline Fenstermacher

10/24/19

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.